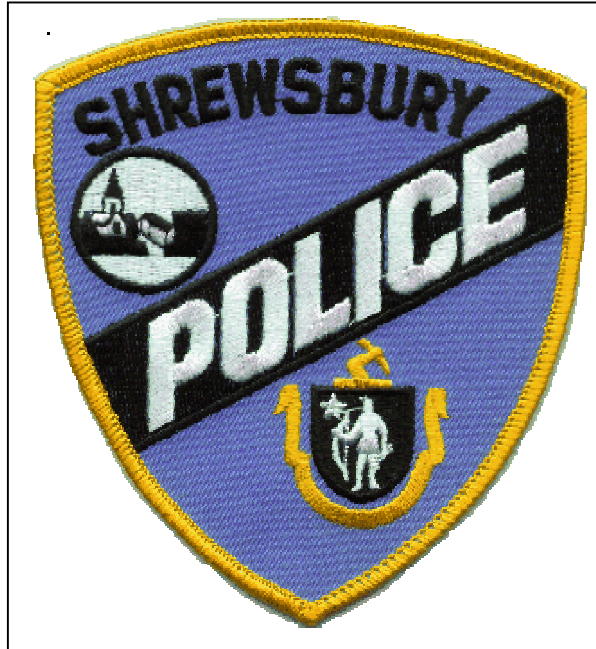


# Scams, Fraud & Traveling Criminal Organizations



**Prepared by:**

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# A Message from Chief Sampson

Statistics show that criminals for a wide variety of reasons more frequently target citizens over the age of fifty. Most citizens in this age bracket are more trusting and are often persuaded by reference to authority or official looking documents.

The Shrewsbury Police Department encourages all of our residents to contact the police department prior to making any monetary commitment to unknown persons or organizations. Simply contact the police department and we will gladly work with you to verify the legitimacy of the person or organization that has contacted you.

Finally, I wish to remind our citizens of one golden rule, “If it sounds too good to be true, it should be avoided.”

Sincerely,

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A. Wayne Sampson  
Chief of Police

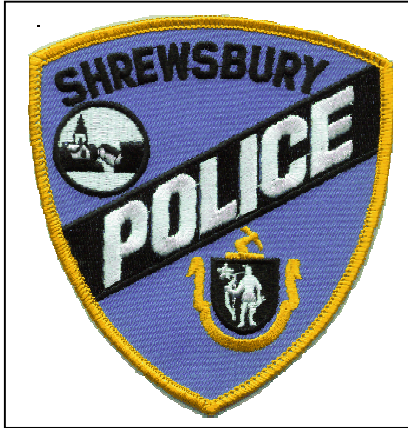
## Such a Deal...

### ***Don't Get Taken by Con-Artists***

Con artists are persuasive and persistent. The schemes described here have many variations, but they all have the same goal – **gaining your confidence and taking your money.**

This information is provided to help you identify fraudulent schemes; ways to avoid becoming a victim and who to call if you believe you have been swindled by a con artist.

## Home Improvement Scams

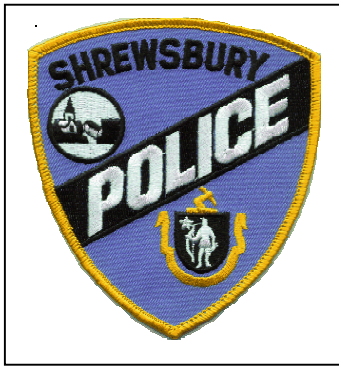


This scam starts with the suspect approaching the homeowner and stating that they were working in the neighborhood when they noticed damage on your roof also. The suspect states that they have leftover material from the job that they just finished. They will fix your roof with the leftover material at a greatly reduced cost.

The suspect spends a little time on the roof claiming to have fixed the problem (which never existed). He then charges you a much higher rate than quoted stating that the original price did not include labor.

**Remember: If it sounds too good to be true, it is!**

## Asphalt Paving/Driveway Sealing Scam



The victim is approached through door-to-door solicitation. The suspects will indicate that they have been working in the neighborhood and they noticed that the victim's property needed repair work as well. The suspects often state that they have leftover materials from a previous job and can make the repairs for a very reasonable price. The price quoted is unbelievably low and is based on linear footage. The travelers have dump trucks, rollers and spraying equipment, all seeming very legitimate.

Once the job is completed the suspects will inform the victim that the original price quote did not include labor and provide a bill based on square footage instead of linear footage, thus increasing the price significantly. The suspects will also state that they had to use more material than they had anticipated in completing the job. The driveway will be "sealed" with the same material used for coating roofs, which will wash away in the first rain. The asphalt material is applied very thin and will crumble and crack within a short time. Many times the asphalt will not set and the victim is left with a gooey mess.

## **House/Barn Painting**

Travelers will charge between \$2,000-\$7,000 for spray painting the exterior of homes and barns. Frequently they will find area that need repair in addition to the painting. Latex paint is used and will wash off with water or the first rain.

The low estimate for the work will be inflated many times in the final bill, with the suspects stating that the original price was by the gallon of paint and they used numerous gallons. The paint is usually of a high quality brand; however, it is often watered down and cheap fillers like lime are added to the paint. There is no surface preparation work done and everything is covered with paint during the job – windows, doors, trees, etc. The work is usually done in thirty minutes.

## **Lightning Rod Sales/Repair**

Suspects often offer free lightning rod inspections. In this swindle, the suspects may use actual lightning rod equipment but again present an inflated bill for their work. Sometimes the scam is that the faulty wiring in the system needs replacing.

Copper wiring will be removed and replaced with aluminum wiring, rendering the entire system inoperable. The copper is much more valuable as scrap than the aluminum. Lightning rods will be installed and everything will appear in order but the suspects will not properly ground the system.

# Other Scams

## **The Bank Examiner Scheme**

Victims of this scam are almost always elderly females. This is one of the few schemes where greed is not a factor on the part of the victim. The Bank Examiner Scheme is a common fraud and is utilized by a highly efficient con artist. Bank examiner suspects are well organized and use advanced technical advances to aid in their criminal efforts. Suspects often select their victims using the telephone book, searching for names belonging to an older generation of women – names like Irene, Gertrude, Maude Henrietta, etc. A neighborhood easily accessible by automobile with a high percentage of elderly residents is ideal.

The con man contacts the victim over the phone, pretending to be an officer at her bank who is employed as a federal bank examiner.

The suspect explains that there is a problem with the bank computer and needs to verify her information. The victim eventually ends up answering very specific questions, not only about her banking information, but to determine if she lives alone.

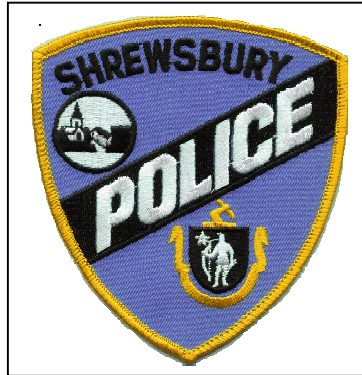
The first telephone call is terminated by the suspect after he gathers all the necessary information, saying that his figures do not match hers and he will call her back after he checks into it.

Minutes later, the man calls back saying that he was not honest about a computer malfunction, but needs her assistance in a law enforcement investigation of a dishonest employee stealing from numerous accounts, stating that her account has been tampered with.

The victim is assured that her money is insured and that she had not lost any money. The targeted victim is told a new account has been set up for her and all of her new bankbooks will be mailed to her. In the meantime, her old account will be used as a dummy account to lure out the guilty employee. The victim is encouraged to withdraw a large sum of money, stating that the guilty employee will see the withdrawal and transfer money from another account, allowing the authorities to catch the dishonest employee.

If the victim agrees, the suspect gives instructions on how and when to withdraw the money stating that they will send a cab for her and that undercover officers will be watching her at all times so she need not worry. After leaving the bank, the victim will be taken to a prearranged location and will be met by an “agent” who will give her a receipt for the bank money. If the slightest variance to their plan occurs, the scheme will be abandoned. Because of their cautious efforts, very few arrests are made in this type of bunco scheme.





## Canadian Lottery Fraud/Scam

A caller informs you that you have won third prize (\$125,000.00) in the Canadian lottery. In order to claim your prize you must pay the \$8,000.00 Canadian tax up front. The money must be sent to an attorney who will be assisting you in your prize claim. The money should be sent by cashier's check (via UPS) or electronically transferred using various account and routing numbers.

Once the money is sent the victim will often receive a follow-up call informing them that they were not the third place winner, but the second place winner (\$300,000.00). The victim needs to spend another \$8,000.00 in tax payment.

The suspects are smooth and believable. They often will give the phone number for the lottery investigator (who they claim is a former police officer) who will verify authenticity of the lottery.

***Remember: If it sounds too good to be true, it is!***

## **C.O.D. Scam**

The suspects in this scam pose as delivery employees. They locate a house where no one is home and obtain the homeowner's name. After making a false label, the con artist takes a perishable package with the fake label to a neighbor and asks the neighbor to accept the package and pay the c.o.d. charges.

Another way the suspects chose their victims in through the obituaries. Once it is determined where the deceased lived, the suspect delivers a package to the family members at the house addressed to the deceased. Family members assume their deceased relative purchased an item and pay the "cash on delivery" charges.

Another version of the scam involves the suspect going to a gas station and demands that the teenage gas attendant use money from the cash register to pay for a package allegedly ordered by the attendant's boss. Hoping to please the boss, many young employees pay the money for an empty package that was never ordered. This scam can be worked at just about any retail establishment.

## **Short Change Scam**

A common and well-known scam is the Short Change swindle. In this scam, the suspect states that he does not like the form of change he was given, returns it for different change (i.e., all ten dollar bills instead of \$20's) or his original bill, palming part of the change. Sometimes money passes back and forth several times with the con man confusing the cashier more and more during each exchange.

## **Police Impersonators**

The offender in this scam takes advantage of the victim's trust in the police. Suspects use paraphernalia associated with police officers to add validity to their scam such as badges, identification cards, handcuffs, radios, etc.

There are many variations to this type of scam. One scenario is that the suspect knocks on the victim's front door, identify themselves as police officers, claiming to have just caught a burglar nearby. They request consent to conduct a search of the house to make sure the burglar did not come from this person's house. The victim is encouraged to show the suspects where valuables are kept and during a distraction, the second suspect steals the victim's valuables.

In a similar type scam, the victim is approached in the same manner however; the suspects tell the victim they are part of a neighborhood watch program. The "officers" offer to take a tour of the victim's house to give pointers on securing the victim's home. Gaining the victim's confidence, the suspects convince the victim to show them where the valuables are kept. A distraction will occur and the theft is committed.

In a similar use, the suspects follow the victim home from a store. Once the victim arrives home, the suspects impersonating police officers, claim that items bought were purchased with counterfeit money. The suspects demand to see the "rest" of the money, and "confiscate" the remaining "counterfeit" money.

## **Pigeon Drop Scam**

This scam usually involves two to three suspects working together to con you into believing that they have found money, diamonds, gold bars, etc. They want to share it with you but someone must hold the found item for a while before splitting it. You are convinced to withdraw “good faith” money from your bank account to be combined with the suspects’ good faith money in a bag or handkerchief. The suspects switch the bag or handkerchief and disappear. They leave *you* with nothing but cut-up paper.

## **Charity Switch**

Very similar to the Pigeon Drop, but with a slight variation. You are approached by suspect one who claims to have recently come to America with a large amount of cash to be delivered to a church, but no one is at the church. Suspect one says he must leave the country soon and asks you and suspect two to deliver the money later. You are asked to put up “good faith” money to show you are honest. Suspects switch the money and disappear.

## **Rocks in the Box**

This is a rather simple scam where the suspects use brand new packing boxes for televisions and VCR's and pack them with material approximating the correct weight of the represented item. Suspects approach a victim, stating that they work for an appliance store and have a number of overstocked units to sell. Often the suspect will state that he is in the process of filing bankruptcy and needs to get rid of remaining inventory. Sometimes, the suspect sells a single --- stating that it was stolen or over shipped. The selling prices are always so incredibly low that the victim rarely asks to see the contents in the box. When the victim gets home and opens the box, he usually finds that he has just purchased bricks or rocks.

## **Sweetheart Swindle**

This is a scam that is relatively common. An elderly victim is befriended by the suspect – older males are particularly vulnerable to this offense. After gaining the victim's confidence and trust, the suspect manipulates the victim to gain possession of property or money.

A scheme that is currently active is that a young Gypsy female will befriend an elderly male. The gypsy female weaves a story about having a sewing business and has been contracted to make curtains for a large motel chain. The victim is asked if he will invest in the company and provide monetary backing for her business. After gaining money from this ruse, often the next request for money involved a “sick” relative. This is a scam that lasts for days, months or sometimes years. Many times the swindler will promise to marry the victim and sometimes even does.

## **Lost Purse**

A “police officer” calls you to advise he found your purse (often before you realize it is missing or have reported it). The “officer” needs your personal information for his report. You, believing a police report is being taken, provide the information and do not report the theft or cancel the accounts.

## **Mail Theft**

Both incoming and outgoing mail may be taken from your mailbox. Your checks are “washed” to remove payee and amount and altered so the suspect can cash them for more money. Your ATM and credit card numbers are picked up from your bills and used for purchases. Your credit card applications are taken and altered so the suspect receives a credit card in your name.

## **Fortune Telling/Psychic Fraud**

You may be approached at stores, hotels, restaurants, etc., or when you go to a “psychic reader”. The psychic convinces you that you have an evil curse or evil spirits that must be “cleansed”. Cleansing is an ongoing process that requires you to pay thousands of dollars in cash, jewelry, clothing, vehicles, etc.

## **Lost Pet or Lost Property**

You place an ad in a local paper about a lost pet or lost property. You then receive a call from a long haul truck driver who found your missing item but he is now hundreds of miles away. He will return your property (or advise of the location of your pet) after you send a “reward” by Western Union.

## **Distraction/Imposter Burglary**

These suspects can include women with children. A suspect comes into your home and engages you in conversation while other (unseen) suspects enter your house through another door and take cash or property.

*Or*

A suspect comes to your house claiming to be from a City or County agency such as water or power. He needs to come into your house to check for problems. Once inside your house, the suspect distracts you and takes cash and valuables.

## **Purchase of Lottery Tickets**

You receive mail or calls from a company “representative” who will purchase lottery tickets in another state for you (usually Florida) and send you photocopies of your tickets. (They keep the originals so they can collect if you win.) You may write them monthly checks, allow them to debit your checking account or provide them with credit card numbers so they can purchase lottery tickets for you on a weekly basis.



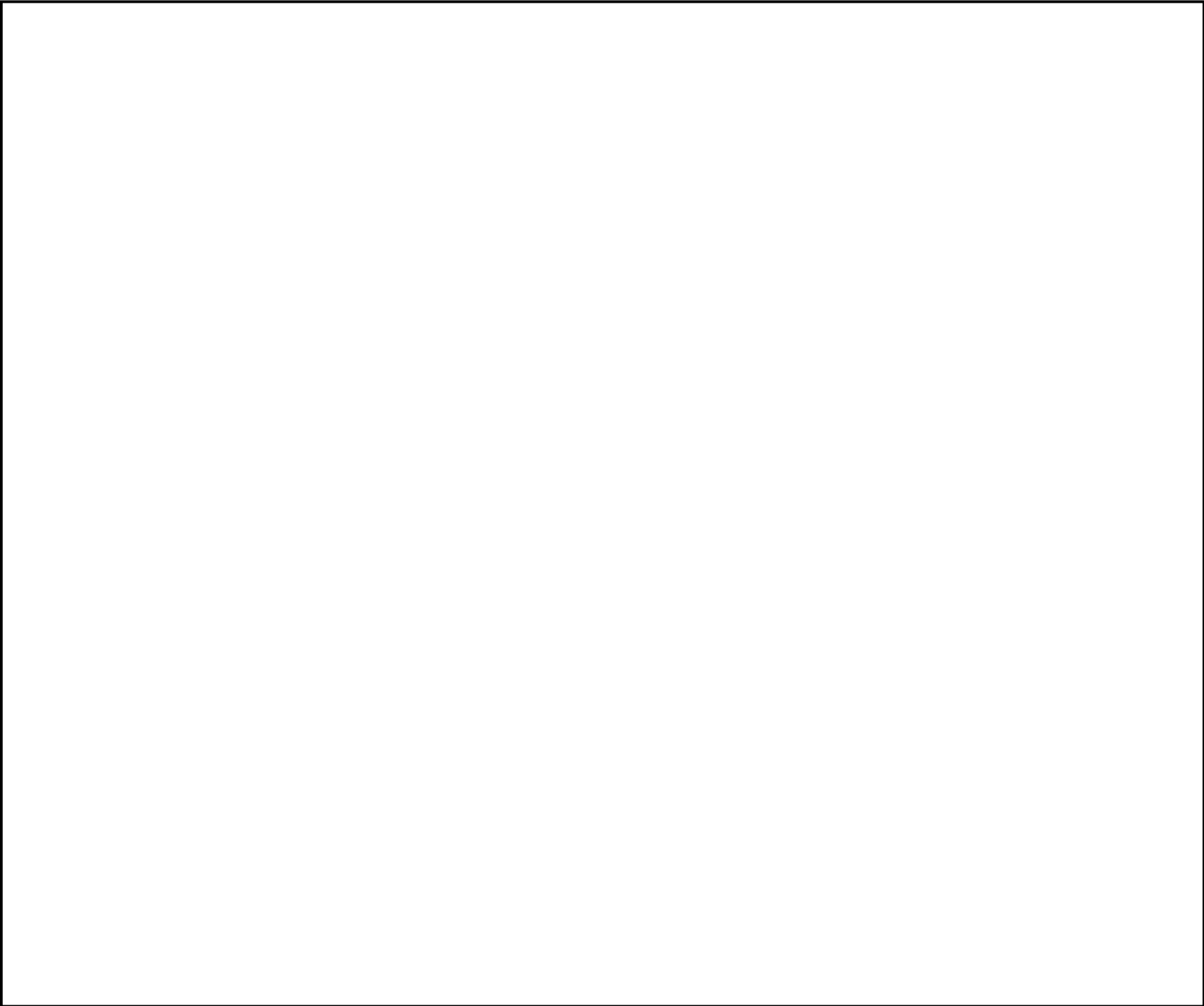
## **Nigerian “419” Scam**

**(This scam has netted \$5 Billion since 1996)**

This scam operates as follows: The target receives an unsolicited fax, e-mail or letter concerning Nigeria containing either a money laundering or other illegal proposal *or* you may receive a **Legal and Legitimate business proposal by normal means**. Common variations on the scam include “over invoiced” or “double invoiced” oil or other supply and service contracts where your Bad Guys want to get the overage out of Nigeria; crude oil and other commodity deals; a “bequest” left you in a will; and “money cleaning” where your Bad Guy has a lot of currency that needs to be “chemically cleaned” before it can be used and he needs the cost of the chemicals. Or the victim will just be stiffed on a legitimate goods or service contract...the variations are very creative and virtually endless.

At some point the victim is asked to pay up front an *Advance Fee* of some sort, be it an “Advance Fee”, “Transfer Tax”, “Performance Bond”, or to extend credit, grant COD privileges, whatever. If the victim pays the fee, there are many “Complications” which require still more advance payments until the victim either quits, runs out of money or both. If the victim extends credit, etc., he may also pay such fees (“Nerfund”, etc.) and then he is stiffed with NO Effective Recourse.

**This scam/fraud is also known as “The Advance Fee Fraud”.**





## WHAT CAN I DO TO PROTECT MYSELF?

1. **NEVER** give your personal information, checking account or credit card information out over the phone unless you initiate the call.
2. **ALWAYS** verify anyone who calls or comes to your house uninvited to provide any service. Check the phone book or call information for business numbers and call the company.
3. **NEVER** contract with or allow unsolicited door-to-door sales people or repair people inside your house without independent verification of who they are and who they work for. **Always** get a written contract.
4. **DO NOT** clip or place outgoing mail on mailboxes. Used secured postal mailboxes. Retrieve your incoming mail in a timely manner. Report any questionable activities to the postal inspector.
5. **SHRED** all statements, bills, cancelled checks and anything else with your personal account information.
6. **REMEMBER** it is illegal for a legitimate sweepstakes to require any money up front before paying out winners.
7. **LOCK** all doors even when you are at home or when you are outside working in the yard.
8. **REAL FRIENDS** are not after your money or your credit.
9. **TRUST YOUR INSTINCTS**. If it seems too good to be true, it probably is!
10. **HELP YOURSELF** and help your neighbors. You are our best resource, our eyes and ears. Get descriptions of suspicious people and their vehicles.

One of the biggest problems facing law enforcement in identifying and apprehending con artists is that the victims are reluctant to report the crime because of embarrassment. This is what the con artists count on. Don't help them get away with their crime.

**MAKE A REPORT!**

The only way we can stop these criminals is if you report it. You weren't their first victim and you won't be their last.

**Shrewsbury Police Department (508) 841-8577**  
**Shrewsbury Council on Aging (508) 841-8640**  
**Lt. J. Hurley e-mail: [jhurley@pd.ci.shrewsbury.ma.us](mailto:jhurley@pd.ci.shrewsbury.ma.us)**

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# **NOTES**